

## A Conceptual Framework for Bridging Ethical Finance and Community Engagement: Theatre-Based Approaches to Islamic Financial Literacy

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### Abstract

*Financial exclusion persists as a significant challenge in many Muslim-majority regions, especially among rural and socioeconomically marginalized populations. Despite the ethical foundations and inclusive objectives of Islamic finance, many intended beneficiaries lack awareness or hold misconceptions about its principles and benefits. This paper presents a theoretical exploration of Applied Theatre, specifically Theatre for Development (TfD), as an innovative pedagogical approach to promote Islamic financial literacy in underserved communities. Drawing on Paulo Freire's emancipatory pedagogy and Augusto Boal's Theatre of the Oppressed, the study argues that participatory performance provides a culturally resonant, dialogic, and embodied mode of financial education. The paper situates Islamic finance within the framework of Maqasid al-Shariah (objectives of Islamic law), emphasizing justice, equity, and socioeconomic empowerment. Integrating Islamic financial values with theatre's interactive and communal strengths, the proposed conceptual model positions theatre as a medium to simplify complex financial concepts, foster ethical reflection, and stimulate behavioral change. This interdisciplinary synthesis offers a critical lens for developing culturally sensitive and participatory strategies to advance financial inclusion. The paper also acknowledges challenges, including cultural resistance to performative practices in conservative settings, highlighting the need for adaptive models. Ultimately, this study contributes to financial inclusion discourse by advocating alternative pedagogies aligned with Islamic ethics, aiming to empower marginalized Muslim communities through creative engagement.*

**Keywords:** Financial Literacy, Islamic Financial Inclusion, *Maqasid al-Shariah*, Participatory Pedagogy, Theatre for Development.

### 1. Introduction

Financial “exclusion in Muslim majority societies, particularly within rural and marginalized communities, remains a critical socioeconomic concern. Although Islamic finance offers values-based, ethically driven financial services, many potential beneficiaries lack access due to low awareness, limited infrastructure, and cultural misalignment (Salaudeen & Zakariyah, 2023; Zins & Weill, 2022). Empirical studies have documented that

lack of financial literacy and religio-cultural resistance significantly hinder uptake of Islamic financial services (Salaudeen & Zakariyah, 2023; Zins & Weill, 2022). In Nigeria, for example, financial exclusion rates among Muslim communities may exceed 60%, emphasizing the urgency of novel educational strategies (Nigerian Supreme Council for Islamic Affairs [NSCIA], 2020). Concurrently, a critical aspect of Applied Theatre, often referred to as

Theatre for Development (TfD), has been employed worldwide to foster community engagement, dialogue, and empowerment. TfD techniques, such as Forum Theatre and participatory drama, draw on Paulo Freire's pedagogy and Augusto Boal's Theatre of the Oppressed to transform audiences into active co-creators of meaning (Abah, 2013; Kafewo, & Dandaura, 2013). These methods have proven effective in addressing health, education, and civic issues in diverse settings, including rural Africa and South Asia. While Applied Theatre has seldom been explored in financial education, its dialogic and experiential nature makes it a promising vehicle for translating complex Islamic financial concepts into accessible formats.

This paper proposes to bridge these two domains by theoretically investigating how TfD can serve as a culturally contextualized participatory approach for Islamic financial literacy among rural Muslim communities. Specifically, the study synthesizes literature on financial literacy, inclusion, and Islamic financial principles, including Maqasid al-Shariah (objectives of Islamic law), with performance theory to develop a conceptual framework for theatre-based engagements. Financial literacy studies demonstrate a strong positive link between capability and inclusion, yet also reveal persistent barriers such as illiteracy, unemployment, and infrastructural gaps in rural regions (Williams et al., 2023; Zins & Weill, 2022). Islamic microfinance scholarship further highlights the twin challenges of inadequate awareness and institutional reach in underserved areas (Salaudeen & Zakariyah, 2023; Ahmed & Bala, 2022).

In addition, by proposing a conceptual model in which theatre interventions promote understanding of interest free loans, profit sharing contracts, *Zakat*, and *Waqf* through role play, storytelling, and collective reflection, this paper contributes

an innovative theoretical pathway toward financial inclusion. Furthermore, by aligning the participatory ethos of TfD with the ethical imperatives of Islamic finance, the discussion underscores the potential for theatre to foster community dialogue, reduce mistrust, and support behavioral reflection and change. The paper also critically considers limitations such as possible resistance to performative modes in more conservative settings and emphasizes the need for culturally tailored adaptations. In doing so, it adds a novel cross disciplinary perspective to scholarship on financial inclusion and development education (TfD).

The paper is structured into five main sections. Following this introduction, Section Two presents the conceptual frameworks underpinning the study, including Theatre for Development, Islamic financial inclusion, and the synthesis of both. Section Three explores theatre as a pedagogical tool in Islamic financial literacy, illustrating its theoretical application in marginalized communities. Section Four covers the methodology and proposes a conceptual model that integrates participatory theatre with Islamic financial education principles. Section Five offers critical reflections, discusses potential limitations, and outlines directions for future research. The paper concludes by emphasizing the theoretical value of interdisciplinary strategies for promoting inclusive Islamic finance.

## **2. Literature Review**

### **2.1 Conceptual Frameworks**

This section develops the theoretical foundations by integrating three core domains: Theatre for Development (TfD), Islamic financial inclusion, and their interdisciplinary synthesis. This framework provides intellectual scaffolding for subsequent sections.

## 2.2 Theatre for Development (TFD)

Theatre for Development is a community based participatory form of theatre that aims to foster collective dialogue, raise awareness, and promote social change (Kabaso, 1993; Ifatimehin, 2013; Sloman, 2011). It draws heavily from Paulo Freire's critical pedagogy where learning emerges through dialogic engagement rather than passive reception (Freire, 1968). Augusto Boal's "Theatre of the Oppressed" embodies this ethos, employing techniques such as Forum Theatre and Invisible Theatre to transform spectators into active "spect actors" who intervene in the narrative and propose alternative outcomes (Boal, 1979; Boal, 1985).

Applied in diverse development contexts, TFD has addressed public health, gender equity, governance, and environmental issues by enabling experiential learning, storytelling, and role play among low-literacy populations (Epskamp, 2006). Its participatory structure facilitates empowerment through co-creation, cultural resonance, and critical reflection. While rarely applied to financial education, the dialogic and embodied nature of TFD, especially its capacity to translate abstract concepts through narrative and improvisation, positions it as a promising pedagogical tool for financial literacy.

## 2.3 Islamic Financial Inclusion

Islamic financial inclusion refers to access to, and utilization of, financial services that comply with Shariah principles, including prohibition of *Riba*, risk sharing, profit and loss sharing contracts, *Zakat*, and *Waqf* (IMF, 2015; PwC, 2014). Despite its moral appeal, inclusion rates for Islamic finance remain low in many Muslim societies due to limited awareness, product misalignment, weak institutional infrastructure, and regulatory divergence (IMF, 2015; PwC, 2014; Kenneh, 2024).

Recent empirical research affirms that Islamic financial literacy is a significant determinant of inclusion. Kaweesa et al. (2024) found that measurable Islamic financial literacy is positively associated with adoption of Islamic banking products. Similarly, Zahara et al. (2025) demonstrated that among Indonesian university students, higher literacy significantly predicted greater inclusion behavior. Banna's study across fifteen countries found that while digital financial inclusion supports conventional bank stability, it does not necessarily enhance stability for Islamic banks unless literacy levels are improved. In Indonesia, for instance, Islamic financial literacy reached only 39 percent and inclusion remained at approximately 13 percent in 2023 (Hidayat, 2024). Scholars emphasize that community based education, regulatory support, product innovation, and digital strategies are essential to bridging these literacy and inclusion gaps (Samud et al., 2024; Kenneh, 2024).

## 2.4 Theoretical Synthesis

Integrating these literatures, this study proposes that TFD offers a culturally grounded and dialogic pedagogy that is well suited to promote Islamic financial inclusion. Both TFD and Islamic finance share ethical commitments to empowerment, justice, and participatory transformation. TFD achieves this through co-created storytelling and interactive performance, while Islamic finance operationalizes these values through risk sharing, *Zakat*, and equitable profit sharing under *Maqasid al-Shariah*.

This synthesis suggests that participatory theatre interventions can translate abstract Islamic financial principles into accessible, community relevant narratives. The proposed framework emphasizes:

1. Dialogue driven pedagogy, enabling participants to co construct understanding through reflection and enactment.

2. Cultural resonance, using familiar storytelling forms, symbols, and local performance traditions to reduce mistrust and facilitate engagement.
3. Ethical alignment, situating educational content within Islamic objectives of justice and socioeconomic equity.

This interdisciplinary fusion addresses gaps in both fields; TFD's limited use in financial education and Islamic finance's lack of participatory pedagogical strategy. The framework lays the groundwork for theatre-based scenarios highlighting profit and loss sharing, interest-free lending, *Zakat* distribution, and *Waqf* via role play, audience interaction, and collective reflection. It advances scholarship, bridging performance studies and Islamic development economics by conceptualizing theatre as an inclusive tool for financial awareness and empowerment.

### **2.5 Theatre as a Pedagogical Tool in Islamic Financial Contexts**

This "section critically situates theatre, especially Theatre for Development as a pedagogical medium capable of conveying Islamic financial concepts to marginalized Muslim audiences. The aim is to demonstrate how applied theatre transforms abstract financial principles into embodied, socially resonant learning experiences and outcomes.

#### **2.5.1 Applied Theatre in Financial Education**

Educational initiatives combining theatre and financial literacy have emerged in diverse cultural and socioeconomic contexts, underscoring the potential of performative methodologies in enhancing financial understanding and empowerment. In the United States, the Hartford Stage program in Connecticut incorporated drama games and improvisation to teach adolescents key concepts such as budgeting, saving, and credit management, significantly

increasing retention and application of knowledge among participants (Nicastro, 2014). Similarly, the Federal Reserve Bank of Boston highlighted the use of investigative theatre and serialized telenovelas that embedded financial themes within emotionally resonant narratives, reporting notable improvements in youth engagement and content comprehension (Boston Fed, 2012).

In Kenya, creative arts including dance, music, and storytelling, have been integrated into school-based financial literacy curricula. This participatory and culturally grounded approach yielded increased enthusiasm and a more meaningful grasp of financial practices among learners, particularly in rural and underserved communities (Sitawa, 2024). In a similar study, CODE Ontario (2010) adapted techniques from Theatre of the Oppressed to deliver financial education in marginalized Canadian neighborhoods, using role-play and forum theatre to prompt critical reflection on debt, banking, and economic inequality. Their results indicated heightened levels of personal agency and conceptual clarity among participants.

Globally, theatre has also been used to engage adult learners. In Indonesia, interactive theatre techniques have been applied in educating women and migrant families on Islamic financial tools and halal investing, effectively contextualizing abstract Shariah-compliant instruments (Setyowati, 2024). Wan Smolbag Theatre in Vanuatu employed drama-based financial scenarios to help fishing communities understand microloans and cooperative savings models, leading to measurable behavior change and increased participation in local credit.

This convergence of theatre and finance reflects broader pedagogical movements toward embodied, participatory learning. As Freire (1968) argued, education must be dialogic and generative of critical

consciousness. When applied to financial education, theatre facilitates such dialogic spaces, where learners are not passive recipients but active co-creators of knowledge. The integration of performative strategies also aligns with culturally responsive pedagogy, which emphasizes the importance of local knowledge systems and expressive traditions in curriculum design (Epskamp, 2006; Nicastro, 2014). Moreover, empirical studies suggest that experiential and narrative-based learning significantly enhance both short and long-term financial decision-making (Banna, 2025; Kaweesa et al., 2024).

Consequently, TfD emerges not only as a medium for conveying technical information but as a transformative tool that situates financial education within the lived realities of learners. This is particularly vital for Islamic financial literacy, where ethical and spiritual dimensions of finance require a value-driven and reflective pedagogical approach. By marrying storytelling with Shariah-compliant financial principles, theatre provides a unique space for ethical reflection, dialogue, and empowerment, especially among communities historically excluded from mainstream financial systems.

### **2.5.2 Theatre of the Oppressed Techniques and Financial Reflection**

Theatre of the Oppressed (TOO), developed by Augusto Boal (1979, 1985), offers powerful pedagogical tools for unpacking financial behavior, power structures, and economic inequality. Techniques such as Image Theatre, Forum Theatre, and Newspaper Theatre have been employed in various educational and community development settings to stimulate critical reflection on the socio-political roots of poverty, debt, and exclusion (Boal, 1985; CODE Ontario, 2010). These techniques emphasize embodiment, metaphor, and improvisation as mechanisms for uncovering hidden

assumptions and confronting internalized oppression, particularly as it relates to economic systems.

Image Theatre allows participants to create physical tableaux that represent abstract financial experiences such as "debt," "access to capital," or "wealth disparity." These images often expose unspoken tensions and open space for collective dialogue and reinterpretation (CODE Ontario, 2010). Forum Theatre dramatizes a scenario of financial conflict or injustice and invites the audience (spect-actors) to intervene, experiment with alternative actions, and negotiate solutions. This model has been effective in raising awareness of exploitative financial practices and enabling participants to reimagine more equitable financial outcomes (Nicastro, 2014; Hartford Stage, n.d.).

These embodied techniques encourage what Freire (1968) termed critical consciousness, a reflective awareness of one's socio-economic position and the structural barriers to empowerment. When applied to financial literacy, they shift the focus from technical knowledge alone to critical analysis of the systems governing access, power, and equity. For example, youth programs in Canada and the U.S. that incorporate TOO techniques have reported increased understanding of how payday lending, unemployment, or housing insecurity affect financial decisions (Boston Fed, 2012; Nicastro, 2014).

This approach aligns naturally with the ethical foundations of Islamic finance. Rooted in the principles of *Maqasid al-Shariah*, Islamic finance promotes justice (*Adl*), mutual risk-sharing (*Musharakah*), and the prohibition of exploitative gain (*Riba*) (Dusuki & Abdullah, 2007). TOO techniques provide a space where learners not only understand the principles but confront how contemporary financial systems deviate from these values. By dramatizing predatory lending or social



exclusion from banking systems, participants can grasp the moral reasoning behind *Zakat*, *Qard al-Hasan*, and participatory finance models.

Recent studies have called for more value-driven and dialogic approaches to Islamic financial education that go beyond rote instruction (Rahman, 2019; Kaweesa et al., 2024). Theatre-based methodologies offer an emotionally resonant and culturally adaptable medium for engaging marginalized Muslim communities, particularly in settings where literacy barriers exist or formal pedagogies have limited reach (Amakhosi Theatre, 2024; Wan Smolbag Theatre, 2024). By fusing ethical finance and participatory theatre, TOO techniques become a medium of liberation a means to imagine alternative economic realities grounded in Islamic moral frameworks.

### **2.5.3 Cultural Relevance and Community Resonance**

Development theatre has long been recognized for its ability to resonate with local audiences by aligning pedagogical objectives with cultural forms of expression. Theatre groups such as Wan Smolbag Theatre in Vanuatu and Amakhosi Theatre in Zimbabwe have successfully engaged rural and marginalized populations through performance traditions rooted in local customs, language, and symbolic systems (Wan Smolbag Theatre, 2024; Amakhosi Theatre, 2024). These companies have addressed diverse community challenges, ranging from public health to political participation, by incorporating music, ritual, dance, and storytelling into participatory theatrical formats, allowing community members to become active agents in both content creation and solution development (Kabaso, 1993; Epskamp, 2006).

This culturally attuned methodology provides a vital model for adapting Islamic financial literacy programs. As financial knowledge is often delivered in

abstract or formal language, its disconnection from local experiences and expressive forms can hinder understanding and retention, especially among non-literate or orally-oriented populations (Setyowati, 2024). Performance traditions such as *Dastan-goi* (storytelling), *Qasidah* (poetic narrative), and Hausa praise chants in Muslim communities could serve as powerful conduits for conveying Islamic financial principles like *Riba*-free lending, *Zakat*, and *Mudarabah* (Dusuki & Abdullah, 2007; Hassan & Mahlknecht, 2018).

Studies in Islamic pedagogy underscore the importance of contextualizing education within the moral and aesthetic universe of the learners (Rahman, 2019; Kaweesa et al., 2024). Theatre, as a communal and culturally embedded form, aligns with this approach by engaging learners affectively and collectively. For example, in Indonesia, creative arts-based financial literacy interventions among Muslim migrant families demonstrated greater effectiveness when delivered using familiar visual and performative cues (Setyowati, 2024). Similarly, in Nigeria, informal drama and storytelling practices in rural communities have been used to explore religious interpretations of economic justice and charity, reinforcing Islamic ethical values while fostering dialogue and reflection (Ahmadu Bello University, 2006; Salaudeen & Zakariyah, 2023). Moreover, cultural resonance strengthens the ethical legitimacy of educational interventions. When learners see their own heritage, language, and values reflected in the medium of instruction, they are more likely to trust and internalize the message (Freire, 1968; Banna, 2025). This is particularly significant in Islamic finance, where issues of trust, religious authenticity, and community endorsement play a crucial role in the adoption of financial practices (Siddiqui & Hassan, 2022).

As such, leveraging indigenous theatrical traditions and performance vocabularies not only enhances cognitive understanding but also anchors Islamic financial education in the lived experiences and moral traditions of Muslim communities. As such, fusing culturally embedded dramaturgy with participatory pedagogy, development theatre becomes a bridge between global Islamic financial models and local, everyday realities.

#### **2.5.4 Integrating Islamic Financial Content into Performance**

While theatre-based models have long been used to address public health, civic engagement, and human rights, the direct integration of Islamic financial content into theatrical performance remains an emerging field. However, evidence from adjacent participatory educational media suggests strong potential. In Indonesia, interactive games and digital storytelling tools focusing on Islamic financial topics, such as *Waqf* (charitable endowment), *Mudarabah* (profit-sharing), *Riba* (usury) avoidance, and *Zakat* (obligatory almsgiving), have significantly improved both financial knowledge and ethical orientation among Indonesian migrant children (Setyowati, 2024). The playful and participatory nature of these tools enhances not only cognitive learning but also affective engagement, reinforcing Islamic ethical values through interactive immersion.

These findings align with the broader educational principles of Theatre for Development (TfD) and Theatre of the Oppressed (TOO), which prioritize communal dialogue, lived experience, and reflexive learning (Boal, 1985; Freire, 1968). Therefore, adapting the pedagogical structure of TfD to financial contexts, Islamic contracts such as *Qard al-Hasan* (interest-free loan), *Ijarah* (leasing), and *Murabaha* (cost-plus sale) can be dramatized using performance-based simulations. These dramatizations

not only help demystify complex contractual mechanisms but also allow participants to engage in ethical reasoning, risk-sharing negotiations, and community-centered financial problem-solving in a safe, performative environment (Rahman, 2019; Hassan & Mahlke, 2018).

Community theatre programs, particularly in Muslim-majority rural areas, offer promising sites for the expansion of such performative models. For instance, participatory enactments of *Zakat* distribution or *Waqf* management can mirror real-life ethical dilemmas, prompting collective discussion around justice, transparency, and need-based equity, core pillars of *Maqasid al-Shariah* (Dusuki & Abdullah, 2007). Through role-play and image theatre, participants may reflect on unequal access to Islamic financial services, challenge social stigmas associated with poverty, and rehearse actions to initiate cooperative Islamic microfinance schemes.

Furthermore, cross-cultural applications of theatre in financial education demonstrate that dramatization of economic situations can effectively reach populations with limited formal education or literacy (Nicastro, 2014; Boston Fed, 2012). Integrating these approaches into Islamic financial education adds a spiritual and ethical dimension, encouraging reflection on divine accountability, communal responsibility, and the moral boundaries of wealth accumulation. Such performances, grounded in TOO's emphasis on social justice, are uniquely suited to bridge technical financial knowledge with Islamic ethical reasoning in a dynamic, participatory framework (Boal, 1979; Freire, 1968).

Finally, these theatrical models could be localized to reflect regional Islamic traditions and socio-economic realities. Storytelling styles such as Hikayat, Qasidah, and oral jurisprudential

narratives (Fiqh storytelling) can be embedded into scripts to retain cultural authenticity. This aligns with recent calls in Islamic financial pedagogy for context-sensitive education that resonates with everyday Muslim life and spiritual identity (Kaweesa et al., 2024; Samud et al., 2024). In this way, performance becomes not merely a didactic tool, but a dialogic and theological practice, embodying the ethics, challenges, and possibilities of Islamic financial inclusion. As such, theatre methods offer dynamic ways to engage communities in moral and financial reasoning. The combination of role play, narrative, and participatory reflection can illustrate key Islamic financial constructs, such as profit and loss sharing, prohibition of *Riba*, and collective welfare, while fostering critical awareness of inequities and empowerment paths. By leveraging Theatre of the Oppressed techniques in culturally resonant settings, communities can visualize and rehearse alternative financial futures rooted in Islamic ethical ideals. This theoretical exploration sets the stage for a conceptual model in the next section that systematically integrates theatre methods and Islamic finance principles to achieve enhanced financial literacy, ethical reflection, and inclusion among marginalized Muslim populations.

### **3. Methodology**

This study adopts a qualitative, interdisciplinary approach combining literature review, case study synthesis, and conceptual analysis. The methodology is rooted in theatre-based pedagogy, financial inclusion theory, and Islamic ethical finance, integrating sources from applied theatre, development studies, and Islamic economics. A purposive review of case studies, such as Hartford Stage (Nicastro, 2014), Wan Smolbag Theatre, and financial education projects in Indonesia (Setyowati, 2024), was conducted to identify key performative

strategies and contextual enablers. Additionally, theoretical frameworks from Freire's pedagogy of critical consciousness (Freire, 1968) and Boal's Theatre of the Oppressed (Boal, 1979) underpin the interpretive lens used to explore the integration of Islamic financial content within community-based performance. These frameworks justify a participatory, emancipatory methodology aligned with the ethical values of Islamic finance (Dusuki & Abdullah, 2007). The paper does not conduct primary fieldwork but synthesizes existing empirical and theoretical literature to propose a framework for future applied research in Islamic financial literacy through Theatre for Development (TfD).

## **4. Results and Discussion**

### **4.1 The Conceptual Model**

This section synthesizes insights from the preceding theoretical and empirical literature to propose a conceptual model for using Theatre for Development (TfD) as an innovative pedagogical approach to enhance Islamic financial inclusion among marginalized Muslim communities. The model foregrounds participatory theatre as a culturally grounded, dialogic mechanism to bridge knowledge gaps, foster ethical reflection, and empower community engagement with Islamic finance.

### **4.2 Foundations of the Model**

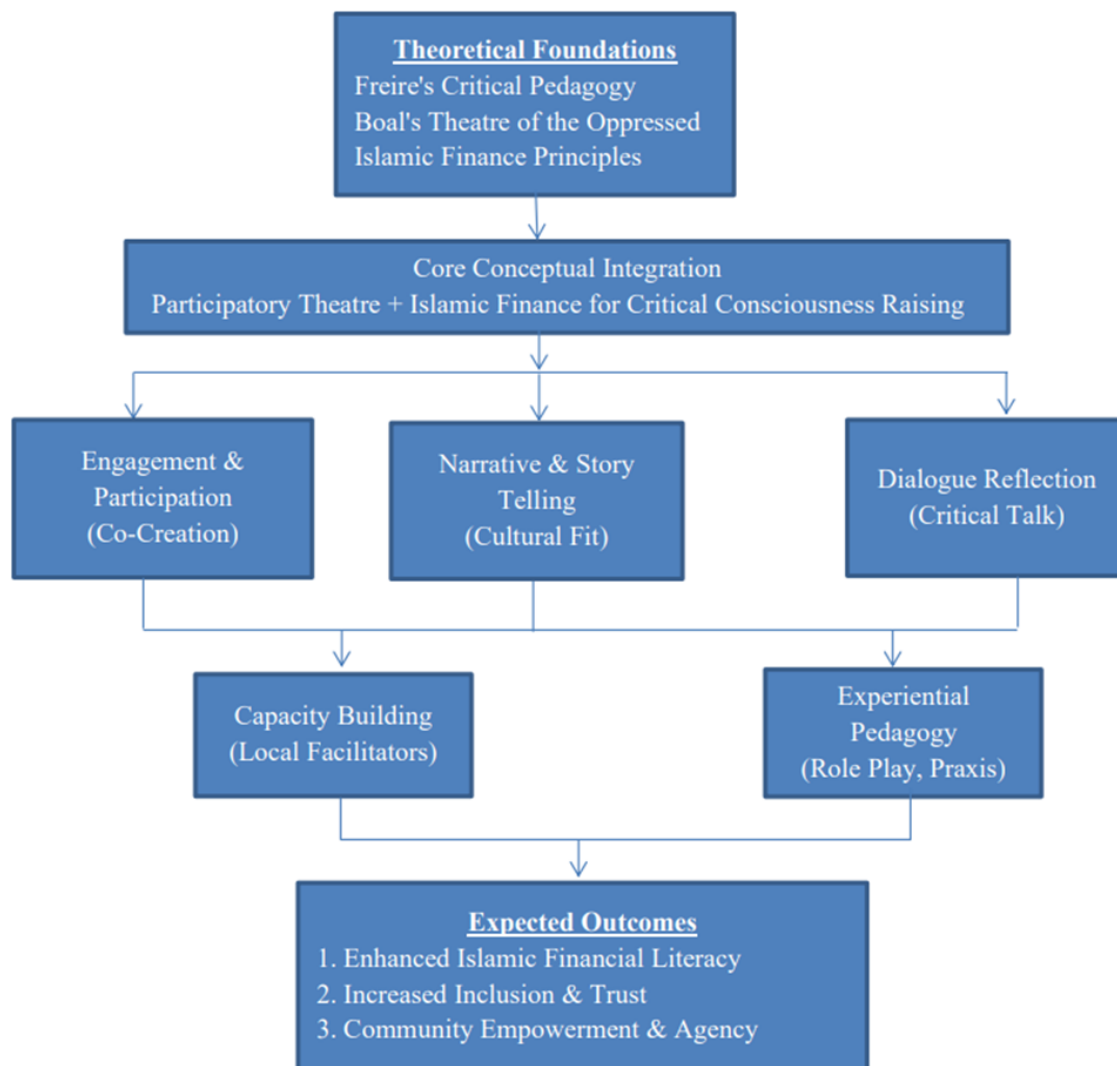
At its core, the model integrates the participatory ethos of TfD, with its focus on dialogue, co-creation, and empowerment, with the objectives of Islamic financial inclusion, namely improving financial literacy, enhancing access to Shariah-compliant financial products, and promoting ethical awareness consistent with Islamic principles (Freire, 1968; Boal, 1979; IMF, 2015). Theatre becomes an interactive space in which complex, often abstract Islamic financial principles such as *Riba* prohibition, *Mudarabah* (profit and loss sharing),



*Zakat* (obligatory almsgiving), and *Waqf* (endowment) are translated into accessible, lived experiences through narrative and embodied performance. This aligns with Freire's notion of praxis, reflection and action upon the world to transform it, positioning theatre as a tool for critical consciousness rising in financial contexts.

#### 4.3 Model Visualization

A schematic representation of the conceptual model (Figure 1) illustrates the dynamic interplay between theatre activities, community participation, dialogic pedagogy, and the desired outcomes. The flowchart emphasizes cyclical feedback loops, whereby continuous community engagement and reflection sustain learning and empowerment processes.



**Figure 1: Conceptual Model: Theatre for Development (TFD) for Islamic Financial Inclusion**

#### 4.4 Key Components

The model's architecture rests on four interconnected components as follows:

1. **Engagement and Participation:** Community members actively

serve as co-creators and performers in theatre interventions, fostering a sense of ownership, relevance, and empowerment. This approach is congruent with Boal's concept of

transforming spectators into spect actors who actively engage with content rather than passively consume it (Boal, 1985). Co-creation allows theatre narratives to resonate culturally and socially with participants' lived realities, increasing the efficacy of educational messaging.

2. **Narrative and Storytelling:**

Theatre performances incorporate culturally resonant stories illustrating everyday financial scenarios, moral dilemmas, and Islamic finance solutions. Such narratives facilitate meaning-making by connecting theoretical financial principles with familiar social and ethical contexts (Kabaso, 1993; Epskamp, 2006). Storytelling acts as a mnemonic device enhancing knowledge retention and emotional engagement.

3. **Dialogic Reflection:** Post-performance discussions and critical reflection sessions encourage participants to interrogate misconceptions, share diverse perspectives, and collectively problem-solve. This dialogic process is essential for deepening understanding and stimulating behavioral change (Freire, 1968). Reflection also reinforces the ethical imperatives of Islamic finance, such as justice, equity, and social welfare.

4. **Capacity Building:** Training local facilitators and community leaders in theatre techniques and Islamic finance principles ensures sustainability and scalability. Capacity building promotes local ownership and empowers communities to adapt interventions to evolving needs (Samud et al., 2024).

#### 4.5 Pedagogical Mechanisms

The model emphasizes experiential learning as a core pedagogical mechanism. Role-play, improvisation, and interactive scenarios enable participants to embody financial concepts actively, fostering empathy and practical understanding (Nicastro, 2014). The use of metaphors, symbols, and performance traditions embedded in Islamic culture simplifies complex financial ideas and reinforces cultural relevance. Furthermore, the model incorporates Freirean pedagogy by promoting critical consciousness rising, whereby participants recognize structural inequalities and their agency in transforming economic realities (Freire, 1968).

#### 4.6 Expected Outcomes

The theatre-based approach is expected to yield multiple interrelated outcomes as follows:

1. Enhanced Islamic financial literacy and ethical awareness, increasing understanding of Shariah-compliant financial products and services.
2. Improved perceived financial inclusion and trust toward Islamic financial institutions, potentially increasing uptake and sustained engagement.
3. Empowered communities with greater agency to demand inclusive financial services and contribute to socio-economic development grounded in Islamic ethical values.

As such, the conceptual model advances scholarship by offering a theoretically grounded, culturally responsive, and participatory framework for leveraging theatre arts in Islamic financial inclusion efforts. It lays the foundation for future applied research and pilot interventions to empirically validate the model's effectiveness.

#### Discussion and Implications

This section critically "examines the proposed conceptual model for employing Theatre for Development (TFD) to

enhance Islamic financial inclusion, situating it within existing scholarly discourse and highlighting its theoretical and practical significance. It also addresses potential challenges and outlines implications for policy, practice, and future research.

### **Theoretical Contributions**

The integration of TFD with Islamic financial inclusion represents a novel interdisciplinary synthesis, advancing understanding in both theatre arts and Islamic finance scholarship. By positioning theatre as a participatory pedagogy for complex ethical and financial education, the model bridges gaps between abstract religious principles and lived economic realities. This aligns with Freire's (1968) pedagogical framework, emphasizing praxis as essential to empowerment, while operationalizing Boal's (1979, 1985) concepts of participatory theatre to foster agency among marginalized populations. The model extends Islamic finance discourse beyond conventional banking and product innovation debates by centering community-driven, culturally embedded education. It foregrounds the socio-cultural dimensions of financial inclusion, emphasizing ethical awareness and behavioral transformation rather than mere access to financial services. This approach resonates with recent calls for more holistic, context-sensitive models of financial literacy and inclusion in Muslim contexts (Dusuki & Abdullah, 2007; Hassan & Mahlknecht, 2018).

### **Practical Implications**

Practically, the model offers a scalable framework for non-formal financial education initiatives targeting marginalized Muslim communities often excluded from mainstream Islamic banking. As such, by embedding Islamic financial principles within theatrical narratives and participatory reflection, the approach can demystify complex concepts such as Riba prohibition and Zakat

distribution, fostering both understanding and ethical motivation.

Moreover, the model supports capacity building among community leaders and facilitators, ensuring local ownership and sustainability. This is particularly relevant given the limitations of top-down financial inclusion programs that often overlook local socio-cultural dynamics (Ansari & Rehman, 2020). The model's emphasis on dialogue and co-creation may also enhance trust in Islamic financial institutions, addressing the documented skepticism and informational asymmetries that hinder uptake (Siddiqui & Hassan, 2022).

### **Policy and Development Considerations**

For policymakers and development agencies, integrating theatre arts into Islamic financial inclusion strategies offers an innovative complement to formal financial education campaigns. Cultural resonance and participatory learning can increase community buy-in and efficacy, particularly in rural or underserved areas. Furthermore, the model's focus on ethical awareness aligns with broader Sustainable Development Goals (SDGs) related to poverty alleviation, reduced inequalities, and inclusive economic growth (UN, 2015).

However, implementation requires supportive institutional frameworks and partnerships between financial educators, cultural practitioners, and religious scholars to ensure accuracy and relevance of content. Funding mechanisms and monitoring tools must be designed to assess both educational outcomes and behavioral impacts.

### **Limitations and Challenges**

Despite its promise, the theatre-based approach faces challenges including scalability, resource intensity, and measuring impact rigorously. Theatre interventions demand skilled facilitators, time, and community engagement, which may limit rapid replication. Additionally, integrating religious content requires

careful navigation of diverse interpretations within Muslim communities to avoid alienation or controversy (Rahman, 2019).

### **Future Research Directions**

Building on this conceptual groundwork, empirical studies are needed to test the model's effectiveness in real-world settings. Longitudinal designs could explore the sustainability of behavioural change and impacts on financial inclusion metrics. Comparative studies across different cultural contexts would illuminate adaptation strategies and deepen theoretical insights. Moreover, digital theatre and multimedia platforms offer promising avenues to expand reach and engagement, especially among youth and diaspora communities. Integrating technological innovations with traditional theatre methods could create hybrid pedagogical models aligning with contemporary communication habits.

### **5. Conclusion and Recommendation**

This study has proposed a novel conceptual model that leverages Theatre for Development (TFD) as a participatory pedagogical tool to enhance Islamic financial inclusion among marginalized Muslim communities. By integrating principles of TFD with the ethical and practical tenets of Islamic finance, the model addresses critical gaps in financial literacy, ethical awareness, and community empowerment. The synthesis of theatre arts and Islamic finance education creates a culturally resonant platform that transforms abstract financial concepts into tangible, lived experiences, fostering both understanding and agency. The discussion underscored the model's theoretical contributions to interdisciplinary scholarship and its potential practical impacts on non-formal financial education strategies. It highlighted how participatory theatre can foster critical consciousness and behavioral change while building trust and

inclusion in Islamic financial services. Furthermore, the model aligns with broader development goals related to social equity and economic empowerment, emphasizing the importance of culturally grounded, community-driven approaches.

Nevertheless, the model's implementation entails challenges such as resource demands, contextual adaptation, and careful navigation of diverse religious interpretations. Future research should empirically test the model's effectiveness across various socio-cultural contexts, employing rigorous mixed-methods evaluation to capture learning outcomes and behavioral shifts. The integration of digital and multimedia platforms also presents promising avenues to extend reach and engagement. In conclusion, this study invites scholars, practitioners, and policymakers to reconsider financial education as a dynamic, performative process embedded in community narratives and cultural expression. By embracing theatre as a catalyst for empowerment and ethical reflection, Islamic financial inclusion efforts can become more accessible, impactful, and sustainable.

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